

## MEDIGAP

### STANDARD MEDICARE SUPPLEMENT PLANS

CORE BENEFITS	A	B	C	D	E	F	G	H*	I*	J*	K**	L***
<b>Hospital coinsurance:</b> Days 61 to 91	•	•	•	•	•	•	•	•	•	•	•	•
<b>Hospital coinsurance:</b> Days 91 to 150	•	•	•	•	•	•	•	•	•	•	•	•
<b>Hospital Payment in full:</b> 365 additional days	•	•	•	•	•	•	•	•	•	•	•	•
<b>Part A and Part B blood deductible:</b> First three pints of blood	•	•	•	•	•	•	•	•	•	•	50%	75%
<b>Part B 20% coinsurance:</b> Physician and other services	•	•	•	•	•	•	•	•	•	•	50%	75%

ADDITIONAL BENEFITS	A	B	C	D	E	F	G	H*	I*	J*	K**	L***
<b>SNF coinsurance:</b> Days 21 to 100 - \$114 per day in 2005			•	•	•	•	•	•	•	•	50%	75%
<b>Part A Hospital Deductible:</b> \$912 in 2005		•	•	•	•	•	•	•	•	•	50%	75%
<b>Part B Annual Deductible:</b> \$110 in 2005			•			•	•			•		
<b>Part B Excess Charges:</b> Coverage for up to 115% percent of Medicare's approved charge (Medigap policy will either pay 80% or 100% of excess charge)						100%	80%		100%	100%		
<b>Foreign Travel Emergency:</b> \$250 deductible, 80% of the cost of emergency care during the first two months of the trip, \$50,000 lifetime limit			•	•	•	•	•	•	•	•		
<b>At-Home Recovery:</b> Maximum benefit of \$1,600 annually				•			•		•	•		

\*Effective 1/1/06, plans H, J, and I can no longer be sold with prescription drug benefits. Beneficiaries who purchased these plans before 1/1/06 are allowed to renew them and to retain the plans' prescription drug benefits.

\*\* Plan K covers 100% of cost sharing for Medicare Part B preventive services and 100% of all cost sharing under Medicare Parts A and B for the balance of the calendar year once an individual has reached the out-of-pocket limit on annual expenditures of \$4,000 in 2006.

\*\*\* Plan L covers 100% of cost sharing for Medicare Part B preventive services and 100% of all cost sharing under Medicare Parts A and B for the balance of the calendar year once an individual has reached the out-of-pocket limit on annual expenditures of \$2,000 in 2006.